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Signature

Date

Amanda M. Kitzberger

Amanda M. Kitzberger

February 21, 2008

(type or print name of person certifying)

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicant: Allen et al.

Examiner: Newton, Jared W.

Serial #: 09/858,384

Art Unit: 3692

Filing Date: 16 May 2001

Date: February 21, 2008

Title: Method for Mortgage Customer Retention

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Amendment Response

This communication is in response to the *non-final* Office Action dated 21 September 2007. This response is filed outside of the three (3) month shortened statutory period and therefore this Amendment Response is accompanied with a two (2) month request for an extension of time. However, should applicant's agent be in error in this regard, please consider this as a request for an extension of time, and to charge the identified deposit account for the requisite amount of time required to effect the filing of this Amendment Response. Please amend the application as follows.

Amendments to the Claims begin on page 3 of this paper.

Remarks/Arguments & Status begin on page 11 of this paper.

35 U.S.C. §112 rejections & responsive arguments begin on page 13 of this paper.

35 U.S.C. §102 rejections & responsive arguments begin on page 14 of this paper.

35 U.S.C. §103 rejections & responsive arguments begin on page 16 of this paper.

A Request for Reconsideration begins on page 21 of this paper.

A Conclusion begins on page 21 of this paper.

Attachments

Petition for Extension of Time; and,
Fee Determination Sheet.

Articles:

"Foreclosure Avalanche," Prompts Servicer Survey, Mortgage News Daily, www.MortgageNewsDaily.com, printout dated February 21, 2008.

"Bush Administration Announces New Program to Aid Faltering Homeowners," Fox News, www.foxnews.com, printout dated February 12, 2008.

"Homeowners late on loans often don't seek help," USA Today, www.usatoday.com, printout dated February 7, 2008.

"1 in 9 Ohio home loans was at least 30 days behind," The Plain Dealer, www.cleveland.com, printout dated December 7, 2007.

"Help on mortgages: the fine print," The Plain Dealer, www.cleveland.com, printout dated December 7, 2007.

"The hammer drops," The Economist, www.economist.com, printout dated November 19, 2007.